

11. HOW OFTEN MUST I MEET MY SPEND-DOWN?

When you have a spend-down amount, FIA establishes your Medicaid eligibility on a month-by-month basis.

You must continue reporting your costs to your specialist each time they are more than your spend-down amount. Your specialist needs proof of your costs each time you send in your Spend-Down Report.

12. WHAT IF I THINK THE AGENCY'S ACTION IS WRONG?

Talk with your specialist or his or her manager. If you still believe the action is wrong, you may ask for a hearing. Your hearing request must be in writing and filed within 90 days of the notice of an action. Send your request to your local FIA office.

13. FRAUD

State and federal laws have penalties for a person found guilty of fraud. Misusing a Medicaid card, making false statements, or failing to report changes is against the law. If evidence shows willful violation of law, law enforcement officials will investigate. Anyone who helps another person who is not eligible get Medicaid is subject to the same penalties.

Medicaid Spend-Down Information



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Medicaid Spend-Down Information

1. WHAT DOES SPEND-DOWN MEAN?

Spend-down means you are eligible for Medicaid, except for your income. To get Medicaid, you must use your medical costs to get your monthly income at or below the income limits.

2. WHAT IS A SPEND-DOWN AMOUNT?

It is the amount of your income that is over the income limit.

3. HOW DO I KNOW IF I HAVE A SPEND-DOWN?

Your Family Independence Agency (FIA) specialist sends you a letter called the Spend-Down Notice. It gives your spend-down amount and tells how you can get Medicaid. You can get Medicaid when your medical costs are more than your spend-down amount. Your specialist also gives you a Spend-Down Report form to list your medical bills.

4. CAN MY SPEND-DOWN AMOUNT CHANGE?

Yes. The changes noted below are examples of what can change your spend-down amount. You must let your specialist know within 10 days of any change in:

- income
- employment
- health insurance coverage and premiums
- the persons living with you
- your address
- other factors that may affect your eligibility

5. WHAT KIND OF COSTS CAN I USE TO MEET MY SPEND-DOWN?

Use costs for medical care such as:

- care from hospitals, doctors, clinics, nurses, dentists, podiatrists and chiropractors
- most medicines
- medical supplies and equipment
- transportation to get medical care

You cannot use costs that your health insurance or Medicare paid for you.

Make sure you tell your specialist about all medical bills you and your family owe. Tell him or her even if you have not received the bill yet. It does not matter how long ago you received the medical services. List your old unpaid bills and each new medical cost you have on your Spend-Down Report.

6. DO I NEED PROOF OF MY COSTS?

Yes. You must provide proof of your medical costs.

You can use:

- unpaid bills
- paid receipts
- other statements

These statements should show:

- the date of service
- the amount owed or paid
- the person getting the service

Tell your specialist if you are having trouble getting this information.

7. DO I HAVE TO PAY MEDICAL BILLS TO USE THEM?

No. But you must have received the medical care before you can use the bill. Paying medical bills is your responsibility. You should contact your provider.

8. WHAT DO I DO WHEN I HAVE ENOUGH BILLS?

Return your Spend-Down Report and proof of your costs to your specialist when you have bills or receipts for medical care that total more than your spend-down amount.

9. HOW ARE MY BILLS USED TO MEET MY SPEND-DOWN?

Your specialist:

- decides which bills or receipts can be used to establish Medicaid eligibility
- can use paid bills to establish eligibility only for the month you received the service
- can use unpaid bills to establish eligibility for any month
- will use the oldest unpaid bills first
- can use any paid or unpaid bill only once to establish eligibility

10. WHAT HAPPENS NEXT?

Your specialist will send you a written notice about your Medicaid coverage if:

- your allowable costs are more than your spend-down amount
- you still meet the other eligibility requirements.

Your specialist will tell you if your allowable costs are less than your spend-down amount.